

## REMARKS/ARGUMENTS

Claims 1, 2, 11-27 and 36-52 are pending in the application. Claims 1, 2, 11-27 and 36-50 are withdrawn, and claims 51 and 52 are rejected as obvious over Richards (U.S. Patent No. 6,539,361).

### *Claim Rejections - 35 U.S.C. § 103*

Claims 51 and 52 stand rejected as obvious over Richards (U.S. Patent No. 6,539,361) under 35 U.S.C. § 103(a). The rejection is respectfully traversed and reconsideration is requested. The reference asserted does not teach or suggest the claimed invention.

The Examiner considers that Richards discloses each and every element recited in independent method claim 51 except ascertaining from the transaction card a status of the user as a customer or non-customer and a status of the user as a local or international user, which the Examiner considers to be obvious because the Examiner considers that Richards discloses “a touch screen which includes an icon which indicates in one or more languages that to commence a transaction the user should touch the screen...and the card reader reading the card data” that the Examiner “interpreted as determining the status of the user as a customer or a non-customer and a local or international user.”

On the contrary, Richards fails to teach or suggest the invention claimed in claim 51 in at least the following respects:

- Instead of receiving a session request from a user using a transaction card at an interactive interface to access the self-service financial transaction device and ascertaining from the transaction card a status of the user as a customer or non-customer and a status of the user as a local or international user, as recited in claim 51, according to Richards, the ATM screen simply displays an invitation to users in one or more languages (in much the same way as, e.g., typical shampoo bottle instructions printed in English, French, Spanish, etc.) to touch

the screen at a particular spot, and in response to the user touching that spot, the home server to which the ATM is connected activates the ATM card reader and prompts the user to insert his or her ATM card, from which the home server associates the user's card data with a shared secret, such as the user's PIN, and prompts the user to enter the user's PIN (See, e.g., Richards, Col 11, line 46-Col 14, line 64). Alternatively, according to Richards, if the user's card data includes the URL address for a server other than the home server, the home server simply forwards the card data via a proxy server to the server corresponding to the user's URL address, which likewise prompts the user to enter the user's PIN (See, e.g., Richards, Col 22, line 30-Col 23, line 52)

- Instead of selectively associating the session request with pre-stored parameters for configuring a standardized user-specific interactive interface, consisting at least in part of a set of parameters for determining financial application functions to be offered to the user based on the status of the user as a customer or non-customer and a set of parameters for determining language application functions to be offered to the user based on the status of the user as a local or international user, as recited in claim 51, according to Richards, the home server may selectively activate the ATM devices, e.g., to limit the user's access to the ATM cash dispenser if the user is overdrawn (See, e.g., Richards, Col 13, lines 26-36). Alternatively, according to Richards, if the user's card data includes the URL address for a server other than the home server, the home server allows the server corresponding to the user's URL address to run the ATM machine but may likewise limit or prevent the user's access to certain ATM functions, such as the cash dispenser (See, e.g., Richards, Col 23, line 52-Col 24, line 9).
- Instead of displaying the standardized customer-specific interactive interface to provide the user with the offering of financial application functions depending on the status of the user as a customer or non-customer and language application functions depending on the status of the user as a local or

international user, as recited in claim 51, according to Richards, the home server may display a 'personal' page for the user based on the user's gender, associates, accounts and balances, permitted transactions, preferences, interests, and previous offers (See, e.g., Richards, Col 16, lines 10-34). Alternatively, according to Richards, if the user's card data includes the URL address for a server other than the home server, the home server may allow the server corresponding to the user's URL address to display its own interface for the user on the ATM machine which can be in the same or a different language (See, e.g., Richards, Col 24, line 46-Col 25, line 40).

The Examiner likewise considers that Richards discloses each and every element recited in independent method claim 52 except ascertaining from the transaction card a status of the user as a customer or non-customer and a status of the user as a vision impaired or vision unimpaired user, which the Examiner considers to be obvious because the Examiner considers that Richards discloses "a touch screen which includes an icon which indicates that to commence a transaction the user should touch the screen...and the card reader reading the card data" and that "[a]lternative embodiments may include other output devices such as audio speakers" that to the Examiner "indicates that a person who is visually impaired can use the ATM machine."

On the contrary, Richards likewise fails to teach or suggest the invention claimed in claim 52 in at least the following respects:

- Instead of receiving a session request from a user using a transaction card at an interactive interface to access the self-service financial transaction device and ascertaining from the transaction card a status of the user as a customer or non-customer and a status of the user as a vision impaired or vision unimpaired user, as recited in claim 52, according to Richards, the ATM screen simply displays an invitation to users to touch the screen at a particular spot, and in response to the user touching that spot, the home server to which the ATM is

connected activates the ATM card reader and prompts the user to insert his or her ATM card, from which the home server associates the user's card data with a shared secret, such as the user's PIN, and prompts the user to enter the user's PIN (See, e.g., Richards, Col 11, line 46-Col 14, line 64). Alternatively, according to Richards, if the user's card data includes the URL address for a server other than the home server, the home server simply forwards the card data via a proxy server to the server corresponding to the user's URL address, which likewise prompts the user to enter the user's PIN (See, e.g., Richards, Col 22, line 30-Col 23, line 52). With regard to the Examiner's claim that a vision impaired person can use the ATM of Richards because of a mention of alternative embodiments with audio speakers, a reading of Richards clarifies that the sole purpose of such audio speakers in Richards is to provide audio instructions indicative of conditions such as problems, as well as corrective action data and repair instructions associated with maintenance and diagnostic messages for servicing the ATM and has absolutely nothing to do with accommodating vision impaired persons (See, e.g., Richards, Col 29, lines 11-38).

- Instead of selectively associating the session request with pre-stored parameters for configuring a standardized user-specific interactive interface, consisting at least in part of a set of parameters for determining financial application functions to be offered to the user based on a status of the user as a customer or non-customer and a set of parameters for determining language application functions to be offered to the user based on the status of the user as a vision impaired or vision unimpaired user, as recited in claim 52, according to Richards, the home server may selectively activate the ATM devices, e.g., to limit the user's access to the ATM cash dispenser if the user is overdrawn (See, e.g., Richards, Col 13, lines 26-36). Alternatively, according to Richards, if the user's card data includes the URL address for a server other than the home server, the home server allows the server corresponding to the user's URL address to run the ATM machine but may likewise limit or prevent

the user's access to certain ATM functions, such as the cash dispenser (See, e.g., Richards, Col 23, line 52-Col 24, line 9). As pointed out by Applicants, support for vision impaired users according to Applicants' claimed invention is treated substantially as if it were a different language, and the phrases on the screens are slightly different, but the same basic application is used to drive them, and there are also differences in screen text so that instructions can be more easily read by a screen reader for vision impaired users.

- Instead of displaying said standardized customer-specific interactive interface to provide the user with the offering of financial application functions depending on the status of the user as a customer or non-customer and language application functions depending on the status of the user as a vision impaired or vision unimpaired user, as recited in claim 52, according to Richards, the home server may display a 'personal' page for the user based on the user's gender, associates, accounts and balances, permitted transactions, preferences, interests, and previous offers (See, e.g., Richards, Col 16, lines 10-34). Alternatively, according to Richards, if the user's card data includes the URL address for a server other than the home server, the home server may allow the server corresponding to the user's URL address to display its own interface for the user on the ATM machine which can possibly be in a different language (See, e.g., Richards, Col 24, line 46-Col 25, line 40). As previously noted, support for vision impaired users according to Applicants' claimed invention is treated substantially as if it were a different language, and the phrases displayed on the screens are slightly different, but the same basic application is used to drive them, and there are also differences in screen text so that instructions can be more easily read by a screen reader for vision impaired users.

Consequently, Richards does not disclose or even suggest, the required combinations of limitations recited in claims 51 and 52. Because the cited references, either alone or in combination, do not teach the limitations of claims 51 and 52, the

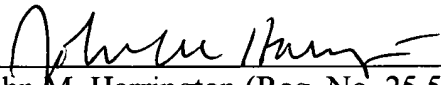
Examiner has failed to establish the required *prima facie* case of unpatentability. See In re Royka, 490 F.2d 981, 985 (C.C.P.A., 1974) (holding that a *prima facie* case of obviousness requires the references to teach all of the limitations of the rejected claim); See also MPEP §2143.03.

### Conclusion

In view of the foregoing amendment and these remarks, each of the claims remaining in the application is in condition for immediate allowance. Accordingly, the examiner is requested to reconsider and withdraw the rejection and to pass the application to issue. The examiner is respectfully invited to telephone the undersigned at (336) 607-7318 to discuss any questions relating to the application.

Respectfully submitted,

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